



Identity Theft Prevention Tips

CONSUMER INFORMATION SHEET 1

An identity thief takes some piece of your personal information and uses it without your knowledge. The thief may run up debts or even commit crimes in your name. It may not be possible to completely prevent identity theft. But you can lower your risk of becoming a victim.

◆ Protect yourself.

Manage your personal information wisely. Protect your home address, home telephone number, Social Security number, bank and credit card account numbers, and PIN numbers.

◆ Don't carry your Social Security card in your wallet.

It's an open invitation for an identity thief. Check your health plan and other cards. They may have your Social Security number on them. Carry only the identifying information that you need.

◆ Tear up or shred papers.

Tear up or shred papers with personal information before you throw them away. Tear up credit card offers and "convenience checks" that you don't use.

◆ Don't give out personal information on the phone.

Don't give out your personal information on the phone – unless you made the call or know the caller. The same goes for mail. Any personal information you put on the Internet may be especially vulnerable.

◆ Ask how your information will be used.

Before you give any personal information to a business, ask how it will be used. Ask if the business will share your information with others. Ask if you can have your personal information kept confidential.

◆ Control your financial information.

If you want to limit the sharing of your financial information, write to your bank, and your credit card, insurance, and securities companies. Tell them that you want to "opt-out" of sharing your personal financial information with outside companies. You are permitted to do this under federal



law.¹ See “Your Financial Privacy (CIS3)” on our Financial Privacy web page.

◆ Check your bills.

Check your credit card bills carefully each month. Look for unauthorized charges and report any to your card issuer immediately. Call if bills don’t arrive on time. It may mean that someone has changed the address or other information so that you would not learn about fraudulent charges.

◆ Get your name off marketing lists.

Stop pre-approved credit card offers. Have your name removed from credit bureau marketing lists. Call toll-free 888-5OPTOUT (888-567-8688).

Have your name, address, and phone number removed from many other marketing lists. Contact the Direct Marketing Association. This will not stop all marketing mailings and telephone calls, but it will cut out many.

DMA Mail Preference Service
P. O. Box 643
Carmel, NY 10512
Or online (for a \$5 charge) at
www.the-dma.org

DMA Telephone Preference Service
P. O. Box 1559
Carmel, NY 10512
Or online (for a \$5 charge) at
www.the-dma.org

Tell telemarketers who call you to put you on their “do not call” list. Federal law requires them to do this.²

◆ Check your credit reports.

Get copies of your credit reports from the three major credit bureaus at least once a year. Check for changed addresses or fraudulent account information. Copies cost about \$8. To order your reports, contact:

Equifax
800-685-1111
www.equifax.com

Experian
888-397-3742
www.experian.com

TransUnion
800-888-4213
www.transunion.com

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¹ The Financial Services Modernization Act (or Gramm-Leach-Bliley Act), 15 U.S. Code 6801-6810.

² The Telephone Consumer Protection Act, 47 CFR 64.1200. The Telemarketing and Consumer Fraud Abuse Prevention Act, 16 CFR 310.